PTO/SB/08B Substitute for Form PTO-1449 **INFORMATION DISCLOSURE STATEMENT BY APPLICANT** *(use as many sheets as necessary)*	Application Number	10/729,654
	Filing Date	December 5, 2003
	First Named Inventor	Gurupdesh S. PANDHER
	Art Unit	3624
	Examiner Name	/Shahid Merchant/
Sheet 1 of 2	Attorney Docket	79820

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T[2]
/SM/		BLACK, Fischer and SCHOLES, Myron, "The Pricing of Options and Corporate Liabilities," *The Journal of Political Economy*, Vol. 81, No. 3, May-June 1973, pp. 637-654.	
/SM/		MERTON, Robert C., "Option Pricing When Underlying Stock Returns Are Discontinuous," *Journal of Financial Economics*, 3 (1976), pp. 125-144.	
/SM/		COX, John C., ROSS, Stephen A., and RUBINSTEIN, Mark, "Option Pricing: A Simplified Approach," *Journal of Financial Economics*, No. 7, 1979 pp. 229-263.	
/SM/		LAMBERT, Richard A., LARCKER, David F., and VERRECCHIA, Robert E., "Portfolio Considerations in Valuing Executive Compensation," *Journal of Accounting Research*, Vol. 29, No. 1, Spring 1991, pp. 129-183.	
/SM/		JENNERGREN, L. Peter and NÄSLUND, Bertil, "A Comment on 'Valuation of Executive Stock Options and the FASB Proposal,'" *The Accounting Review*, Vol. 68, No. 1, January 1993, pp. 179-183.	
/SM/		CUNY, Charles J. and JORION, Philippe, "Valuing Executive Stock Options With Endogenous Departure," *Journal of Accounting and Economics*, 20 (1995), pp. 193-205.	
/SM/		WILCOX, Jarrod W., "Selling Bottlenecks: Causes and Treatments," *Financial Analysts Journal*, March-April 1994, pp. 49-54.	
/SM/		HUDDART, Steven, "Employee Stock Options," *Journal of Accounting and Economics*, 18 (1994) pp. 207-231.	
/SM/		KULATILAKA, Nalin and MARCUS, Alan J., "Valuing Employee Stock Options," *Financial Analysts Journal*, November-December 1994, pp. 46-56.	
/SM/		ARTZNER, Philippe and DELBAEN, Freddy, "Default Risk Insurance and Incomplete Markets," *Mathematical Finance*, Vol. 5, No. 3, July 1995, pp. 187-195.	
/SM/		RUBINSTEIN, Mark, "On The Accounting Valuation Of Employee Stock Options," *The Journal of Derivatives*, Fall 1995, pp. 8-24.	
/SM/		HUDDART, Steven and LANG, Mark, "Employee Stock Option Exercises, An Empirical Analysis," Journal of Accounting and Economics, 21 (1996) pp. 5-43.	

Examiner Signature	/Shahid Merchant/	Date Considered	08/23/2007

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
[1] Applicant's unique citation designation number (optional). [2] Applicant is to place a check mark here if English language Translation is attached.

PTO/SB/08B Substitute for Form PTO-1449 **INFORMATION DISCLOSURE STATEMENT BY APPLICANT** *(use as many sheets as necessary)*				Application Number	10/729,654
				Filing Date	December 5, 2003
				First Named Inventor	Gurupdesh S. PANDHER
				Art Unit	3624
				Examiner Name	/Shahid Merchant/
Sheet	2	of	2	Attorney Docket	79820

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T[2]
/SM/		JARROW, Robert A., LANDO, David, and TURNBULL, Stuart M., "A Markov Model for the Term Structure of Credit Risk Spreads," *The Review of Financial Studies*, Vol. 10, No. 2, Summer 1997, pp. 481-523.	
/SM/		DUFFIE, Darrell and SINGLETON, Kenneth J., "An Econometric Model of the Term Structure of Interest-Rate Swap Yields," *The Journal of Finance*, Vol. 52, No. 4, September 1997, pp. 1287-1321.	
/SM/		CARPENTER, Jennifer N., "The Exercise and Valuation of Executive Stock Options," *Journal of Financial Economics*, 48 (1998), pp. 127-158.	
/SM/		LANDO, David, "On Cox Processes and Credit Risky Securities," *Review of Derivatives Research*, 2 (1998), pp. 99-120.	
/SM/		JARROW, Robert A. and TURNBULL, Stuart M., "Pricing Derivatives on Financial Securities Subject to Credit Risk," *The Journal of Finance*, Vol. 50, No. 1, March 1995, pp. 53-85.	
/SM/		MADAN, Dilip B. and UNAL, Haluk, "Pricing the Risks of Default," *Review of Derivatives Research*, 2 (1998), pp. 121-160.	
/SM/		DUFFIE, Darrell and SINGLETON, Kenneth J., "Modeling Term Structures of Defaultable Bonds," *The Review of Financial Studies*, Vol. 12, No. 4, 1999, pp. 687-720.	
/SM/		BRENNER, Menachem, SUNDARAM, Rangarajan K., and YERMACK, David, "Altering the Terms of Executive Stock Options," *Journal of Financial Economics*, 57 (2000), pp. 103-128.	
/SM/		CARPENTER, Jennifer N. and REMMERS, Barbara, "Executive Stock Option Exercises and Inside Information," *The Journal of Business*, Vol. 74, No. 4, October 2001, pp. 513-534.	

Examiner Signature	/Shahid Merchant/	Date Considered	08/23/2007

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] Applicant's unique citation designation number (optional). [2] Applicant is to place a check mark here if English language Translation is attached.